

FEMA Updating Flood Insurance Rate Maps

The Federal Emergency Management Agency (FEMA), which administers the National Flood Insurance Program, has launched a map modernization program. The Flood Insurance Rate Maps (FIRMs) within Beaver County, including Brighton Township, are being updated using the latest in digital technology to make the FIRMs more accurate.

What is a FIRM? When FEMA maps flood hazards they produce a Flood Insurance Study and a FIRM. The Study is the narrative report of the flood hazards. A FIRM illustrates the extent of flood hazards by depicting flood risk zones and the Special Flood Hazard Area. Used in combination, the Study and FIRM determine floodplain development regulations and who must buy flood insurance.

All communities in Beaver County are being shown on a single set of countywide FIRMs. As mentioned, the use of digital technology has made the maps much more accurate, and the floodplain boundaries have been updated as a result. All flood elevations used in the Flood Insurance Study now reference North American Vertical Datum of 1988. The Base Flood Elevation additions and changes have occurred within Brighton Township.

How can you find out if your property is located within a Special Flood Hazard Area? Visit www.rampp-team.com/pa.htm to view the FIRMs and Study. Persons with flood insurance now or who will need it when the new map becomes effective have an especially strong interest in contacting an insurance agent as soon as possible. Information on National Flood Insurance Program is available at www.floodsmart.gov.